

**In The United States District Court
For the District of Puerto Rico**

Nayda Cintron-Luna, et.al.
Plaintiff
Vs.
Arlene Collette Roman-Bultron, et.al.
Defendants

Civil No.3:08-1997

RE: Civil Action

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U.S. DISTRICT COURT
SAN JUAN, P.R.

**Motion to Vacate Defendant Experian Information Solution, Inc. Motion
to Dismiss Plaintiff's Ammended Complaint and Brief in Support**

To The Honorable Court:

Comes Now plaintiff **Nayda Cintron-Luna**, on her behalf and on behalf of the People of the Commonwealth of Puerto Rico respectfully alerts and states to the Honorable Court the following:

I. That Experian Information Solutions, Inc. in their motion known as *Defendant Experian Information Solution, Inc. Motion to Dismiss Plaintiff's Ammended Complaint and Brief in Support* filed 4/29/09 document 85 alledged that the plaintiff failed to state" which defendant(s) violated which statute(s) and did not allege any factual basis to support her claims".. is erroneously misconstrued as the plaintiff has clearly stated and defined her claims against co-defendant Experian Information Solutions, Inc with specifications in the *plaintiff's Motion to Quash Experian Information Solutions, Inc's Motion to Dismiss and accept a Definite Statement* regarding Plaintiff's claims to Experian.

II. Experian has failed to answer the disputes presented by the plaintiff. Experian Information Solutions, Inc. has knotted the plaintiff's name in falsified information that Experian has kept until today in the plaintiff's credit report. That the lack of responsibility of Experian has caused damages and injuries to the plaintiff since 2004 until today. Experian currently, continues to hold in their credit report adverse information, diverse names and addresses such as Condominio Palma Real, as information that is not belong to the plaintiff, which is false and detrimental to the plaintiff, including adjudication of alleged home-mortgage loans.

III. Please let it be known that the wrongdoings executed by Experian started on 2004 and has continued until today. That Experian Information Solutions Inc had violated the plaintiff personal information adjudicating accounts and debts that are not belong to the plaintiff as well as personal information which are fraudulent.

1. That Experian Information Solutions, Inc. in their motion known as *Defendant Experian Information Solution, Inc. Motion to Dismiss Plaintiff's Amended Complaint and Brief in Support* filed 4/29/09 document 85 does not required a response in section II. *Motion To Dismiss under Rule 12(B)(6) since it was answered by the plaintiff's Motion to Quash Experian Information Solutions, Inc's Motion to Dismiss and accept a Definite Statement regarding Plaintiff's claims to Experian"- Experian Information Solutions, Inc.*

2. That Experian Information Solutions, Inc. in their motion known as *Defendant Experian Information Solution, Inc. Motion to Dismiss Plaintiff's Ammended Complaint and Brief in Support* filled 4/29/09 document 85 does not required a response in section A. Applicable legal Standard as it is the same argument to which the plaintiff responded to in previous motion known as *Motion to Quash Experian Information Solutions, Inc's Motion to Dismiss and accept a Definite Statement regarding Plaintiff's claims to Experian*

IV. That Experian Information Solutions, Inc. in their motion known as *Defendant Experian Information Solution, Inc. Motion to Dismiss Plaintiff's Ammended Complaint and Brief in Support* filled 4/29/09 document 85 does requires a response in section B.1 Arguments and Authorities as follows:

1. That Experian Solutions, Inc. has breached the Gramm Leach Bliley Privacy act notice and maliciously and intentionally is avoiding reposnsability and accountability by manipulating the legal procedure to circumvent their liablility.
2. That ExperianInformation Solutions, Inc. has acted and has sustained the plaintiff's name and social security number in an array of falsified information since 2004.
3. That Experian has acted negligently and has caused unnecessary damages to the plaintiff. An example of this has been when the plaintiff has try to rent a property to live the realtor's will check the credit history and find the multiplicity of names and addresses that Experian has adjudicated to the plaintiff as well as other credit bureau and the plaintiff has been denied housing given Experian detrimental information about the plaintiff.

4. *In addition the plaintiff has suffered unwarranted distress given her need to proof her identity and innacurracy of the credit reporting agency Experian Information Solutions Inc.*
5. *On the matter that the plaintiff has failed to established the laws or statutes that Experian has failed to comply with lets informed them that: Publishing false information within the plaintiff credit report that is inaccurate and false which is a violation known as libel making false statements in print or writing against the plaintiff.*
6. *Experian Solutions, Inc. has defamated the plaintiff injuring the name and reputation of the plaintiff by making false statements to many in their report.*
7. *Experian Solutions, Inc. has failed to provided the plaintiff with the information requested by the plaintiff, -What finacial institutions are reporting to Experian the multiplicity of names, and addresses adjudicated to the plaintiff? Therefore, Experian has violated the plaintiff's right to know.*
8. *The plaintiff has suffered for the past three years the adverse decisions made by housing agencies given the False information that Experian Informations Solutions Inc has kept in their records about the plaintiff from having housing to having the plaintiff's basic utilities turn on by the gas company, electric company or telephone services etc.*
9. *Please let it be known that the adverse information in which Experian Informations Solutions, Inc as well as other credit bureaus have libeled and damaged the quality of life of the plaintiff. Example, the winter of 2006-2007 the plaintiff had no utilities under her name given the adverse information provided by these agencies. This*

situation resulted in the development of a bronchitis which has developed into acute respiratory problems just to name a few.

V. *That Experian Information Solution, Inc in their Motion To Dismiss*

B. Arguments and Authorities section 1, 2, 3. And 4 do not warrant a response by the plaintiff as these had been answered by the plaintiff in previous motion.

VI. *Please let all be alerted that Experian Information Solutions, Inc has manipulated the Rules of Civil Procedures with intent to overwhelm reader as Experian Information Solutions, Inc has been submitting motions every three weeks with similar and repetitive suggested solutions in their favor and inverted legal arguments that are rechanted as if it was new information. An array of quoted cases and legal juxtaposition of arguments does not contribute to clarity. Experian has not demonstrated good will to find closure or resolution in the complaint but rather the motion presented avoids and curtails responsibility by co-defendant Experian Information Solutions, Inc. of their acts and behavior. It seems like a desperate attempt in their part to submit the motion known as Defendant Experian Information Solution, Inc. Motion to Dismiss Plaintiff's Amended Complaint and Brief in Support by submitting Motion after motion without no attempts to address the plaintiff's claims against them. Addressing the issues and responding to the plaintiff's claims will show an understanding and clarity of the matters before them- Experian-, and the Honorable Court. Please let all be alerted that Experian Information Solutions, Inc has incorporated in their motion a Court Order form*

suggesting to the Honorable Court of the District of Puerto Rico how to dismiss the case.

Closing Arguments

Please let it be known that The United Distrcit Court of Puerto Rico is a higher institution that can not be subjected, nor influentiated by Experian Information Solutions, Inc. determinations of what the Court must do. The Honorable Court as an independent non-vias body will examine the laws, the evidence and the arguments presented by all parties and make a decision given the power inhereted within their institution while safeguarding and protecting above all the common good which it is not represented by Experian Informations Solutions, Inc.in their motion filled on 5/6/2009 "Defendant Experian Information Solution, Inc. Motion to Dismiss Plaintiff's Ammended Complaint and Brief in Support".

The People of the Commonwealth of Puerto Rico has historically surrendered their financial resources to the banking/financial industries, believing that given the nature of their business, banks as well as Credit Bureaus such as TransUnion, Equifax and Experian will conduct business with integrity and high standards of accountability. It is clear that given the nations' financial/banking mismanagement and collapse of the financial industry that the financial institutions have taken for granted the common people who had given them their hard earn monies/resources for them to manage with no regards to business and ethical accountability for the Nation's future.

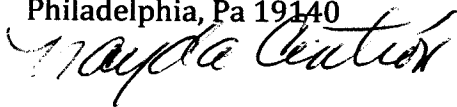
Since, the laws of all men are made by government-n arepresntative of the People- to safeguard and protect the public which includes the plaintiff and the People of the Commonwealth of Puerto Rico and while is true that the plaintiff has no legal background in

which to quote all the laws that Experian has violated or that the plaintiff could have claim if she knew them, simple common sense dictates that Experian Solutions, Inc committed multiple torts against the plaintiff. These types of torts are established in the plaintiff's complaint against Experian Information Solutions, Inc. and again in the ammended complaint and specified in the motions presented by the plaintiff's responses to Experian Information Solutions, Inc. motions to dismiss the case.

Therefore, it is with humility ans respect that the plaintiff in her behalf and on behalf of the People of the Commonwealth of Puerto Rico call for the Honorable Court Of the District of Puerto Rico to make a decision -enter judgment- in favor of the plaintiff given the violations committed against the plaintiff by Experian information Solutions, Inc. co-defendant and et.tal., as well as any other provisions that the Honorable Court might deem necessary.

Respectfully submitted this 20th day of May, 2009. Nayda Cintron 4116 N. Marshall Street,

Philadelphia, Pa 19140



I, Nayda Cintron Luna, hereby acknowlwdged that a certified copy of this motion has been sent to Ghia M. Pieraldi-Vassallo and Salvador Antonetti-Zequeira from Fiddler, Gonzalez and Rodriguez, PSC P.o.Box 363507 San Juan Puerto Rico 00936-350 on this date.